

**PERIODIC DISCLOSURES**

**FORM NL-30 Analytical Ratios**

**Name of the Insurer: ICICI Lombard General Insurance Company Limited**

**Registration No. 115, dated August 03, 2001**

**Year: 2008-09**

**Analytical Ratios for Non-Life companies**

Sl.No.	Particular	Ratios as at March 31, 2009			
		Total	Fire	Marine	Miscellaneous
1	Gross Premium Growth Rate	4%	(30%)	0%	10%
2	Gross Premium to shareholders' fund ratio	280%			
3	Growth rate of shareholders'fund	49%			
4	Net Retention Ratio (net of XOL)	56%	31%	13%	62%
5	Net Commission Ratio	4%	29%	47%	2%
6	Expense of Management to Gross Direct Premium Ratio	20%			
7	Combined Ratio	71%			
8	Technical ratio	166%			
9	Underwriting balance ratio	(15%)	(34%)	(202%)	(11%)
10	Operating Profit Ratio	0%			
11	Liquid Assets to liabilities ratio	3%			
12	Net earning ratio	1%			
13	return on net worth ratio	1%			
14	Reinsurance ratio	44%			
15	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.03			
16	<b>NPA Ratio</b>				
	Gross NPA Ratio	-			
	Net NPA Ratio	-			

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	403,136,940			
2	(b) Percentage of shareholding (Indian / Foreign)	74.1% / 25.9%			
3	( c ) %of Government holding (in case of public sector insurance companies)	-			
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period				
	- Basic EPS (Rs)	0.60			
	- Diluted EPS (Rs)	0.59			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (Rs)	0.60			
	- Diluted EPS (Rs)	0.59			
6	(iv) Book value per share (Rs)	39.75			

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**FORM NL-30 Analytical Ratios**

**Analytical Ratios for Non-Life companies**

SI.No.	Particular	Ratios as at March 31, 2008			
		Total	Fire	Marine	Misc
1	Gross Premium Growth Rate	20%	9%	45%	20%
2	Gross Premium to shareholders' fund ratio	357%			
3	Growth rate of shareholders'fund	14%			
4	Net Retention Ratio (net of XOL)	49%	26%	9%	56%
5	Net Commission Ratio	8%	32%	62%	5%
6	Expense of Management to Gross Direct Premium Ratio	17%			
7	Combined Ratio	60%			
8	Technical ratio	127%			
9	Underwriting balance ratio	(5%)	14%	(173%)	(3%)
10	Operating Profit Ratio	7%			
11	Liquid Assets to liabilities ratio	8%			
12	Net earning ratio	6%			
13	return on net worth ratio	10%			
14	Reinsurance ratio	51%			
15	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.03			
16	NPA Ratio				
	Gross NPA Ratio	-			
	Net NPA Ratio	-			

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	377,357,772			
2	(b) Percentage of shareholding (Indian / Foreign)	74.06% / 25.94%			
3	( c ) %of Government holding (in case of public sector insurance companies)	-			
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period				
	- Basic EPS (Rs)	2.76			
	- Diluted EPS (Rs)	2.74			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS (Rs)	2.76			
	- Diluted EPS (Rs)	2.74			
6	(iv) Book value per share (Rs)	28.51			